



Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/677,581</b>
		<b>Filing Date</b>	<b>September 29, 2000</b>
		<b>First Named Inventor</b>	<b>Diana HILDRETH</b>
		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	191.	JP 2002-163589	6/7/2002	Tanimoto		
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
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	195.	ROGER ET AL., A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants, Developments in Marketing Science, Vol. 5, 1982	
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		<b>Art Unit</b>	<b>3692</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>10 of 12</b>	<b>Attorney Docket Number</b>	<b>72167.000165</b>

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			YES/NO
	203.	Credit Scoring New Markets, Bank Technology News, Vol. 9, No. 7, 07/1996, p. 1	
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